

UNITED STATES DISTRICT COURT
for the
Southern District of Ohio

United States of America)
v.)
) Case No. 2:25-mj-101
CHARQUATTER LANTONDRESS GRIFFIN)
)
)
)

Defendant(s)

CRIMINAL COMPLAINT

I, the complainant in this case, state that the following is true to the best of my knowledge and belief.

<i>Code Section</i>	<i>Offense Description</i>
18 U.S.C. 1344	Ct. 1 - Between 11/14/23 and 11/29/23 Ct. 2 - Between 11/18/23 and 12/1/23 Ct. 3 - Between 11/28/23 and 12/1/23

did knowingly execute, and attempt to execute, a scheme to defraud a financial institution, and to obtain money, funds, credits, assets, securities, under the control of a financial institution by means of false and fraudulent pretenses, representations, and promises.

This criminal complaint is based on these facts:

See Attached Affidavit

Continued on the attached sheet.



Complainant's signature

J. Michael McClelland - U.S. Postal Inspector

Printed name and title

Sworn to before me and signed in my presence.

February 25, 2025

Date:

City and state: Columbus, Ohio

Kimberly A. Jolson
United States Magistrate Judge



**ATTACHMENT TO CRIMINAL COMPLAINT AGAINST
CHARQUATTER LANTONDRESS GRIFFIN:**

I, Jan Michael McClelland, Postal Inspector, being duly sworn, depose and state as follows:

INTRODUCTION AND BACKGROUND

1. I have been a U.S. Postal Inspector with the U.S. Postal Inspection Service in Columbus, Ohio and have been so employed since March 2015. My responsibilities include investigating money laundering, financial crimes, identity theft, mail theft, mail fraud, bank fraud, intellectual property fraud, prohibited mailings, dangerous mail, and other violations with a nexus to the U.S. Postal Service (USPS). Prior to becoming a U.S. Postal Inspector, I was a Special Agent with the U.S. Secret Service from December 2002 through March 2015. My responsibilities as a Special Agent included investigating financial crimes, identity theft, counterfeit currency, bank fraud, wire fraud, access device fraud and threats against the President and Vice President.

PURPOSE OF AFFIDAVIT

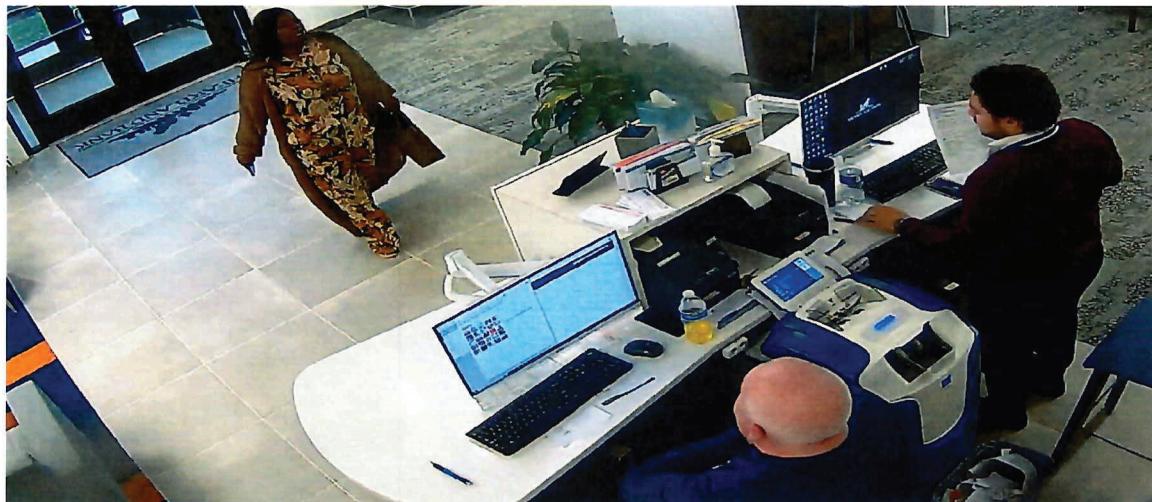
2. This Affidavit is made in support of a federal criminal complaint against **CHARQUATTER GRIFFIN (“GRIFFIN”)** for three counts of Bank Fraud, in violation of Title 18, United States Code § 1344.
3. The facts in this affidavit come from my personal observations, my training, experience, and information obtained from other law enforcement personnel and from persons with knowledge regarding relevant facts and witnesses. This affidavit is intended to show merely that there is sufficient probable cause to support three (3) counts of a violation of Title 18, United States Code, Section 1344 (Bank Fraud) for the requested warrant.
4. Since this affidavit is being submitted for the limited purpose of securing an arrest warrant, your Affiant did not include each and every fact known concerning this investigation. Your Affiant has set forth only the facts that are believed to be necessary to establish probable cause that GRIFFIN committed the violations listed above.

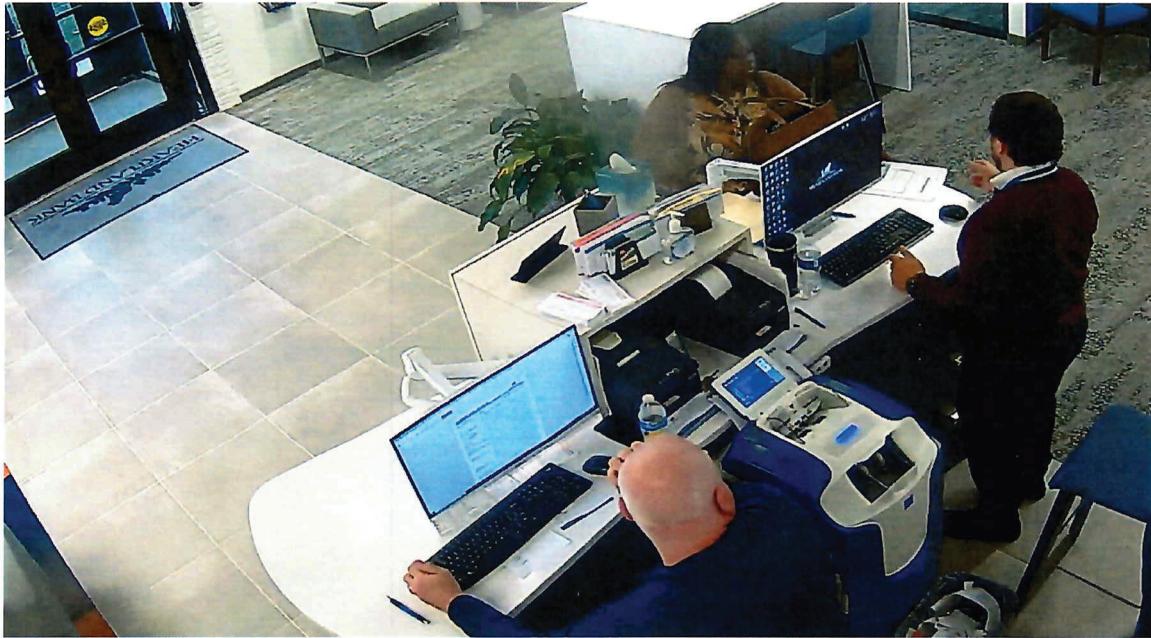
FACTS SUPPORTING FINDING OF PROBABLE CAUSE

5. In or about June 2022 through July 2023, numerous businesses in the Columbus, Ohio area (“victim business(es)”) reported that mail was stolen from their exterior cluster mailboxes to include checks from customers paying for services rendered. During this time, numerous businesses in similar names as the legitimate businesses were filed/opened electronically with the Ohio Secretary of State – typically, adding an additional word to the business name resulting in a slight change. Bank accounts under these similar business names were then opened at numerous banks in the Southern District of Ohio, utilizing documents from the Ohio Secretary of State to open these bank accounts. Once the bank accounts were opened, the missing, stolen checks made out to the actual victim businesses were deposited into the bank accounts of the recently opened business with a similar business name. Once the checks were deposited, funds were withdrawn from the accounts. The actual victim businesses did not authorize the deposit of these checks.

a. Green Lighting Wholesale – Heartland Bank

6. On or about November 14, 2022, the business name Green Lighting Wholesale Station Inc was filed electronically with the Ohio Secretary of State under the name Charquatter L. GRIFFIN. Notably, one of the victim businesses is Green Lighting Wholesale, 950 Taylor Station Road, Suite I, Gahanna, Ohio 43230.
7. On or about November 29, 2022, an account under the name Green Lighting Wholesale Station Inc was opened at Heartland Bank, 430 N Hamilton Road, Whitehall, Ohio. Charquatter L. GRIFFIN is the name listed on the account opening application for Green Lighting Wholesale Station Inc. GRIFFIN's Ohio Driver's license was provided as identification when opening the account.
8. On or about November 29, 2022, three (3) checks were deposited into GRIFFIN's Green Lighting Wholesale Station Inc account at Heartland Bank:
 - a. check number 61955, from Carol's Permit Service Inc, made payable to Green Lighting Wholesale, 950 Taylor Station Road, Suite I, Gahanna, Ohio 43230, in the amount of \$1,168.00;
 - b. check number 21001, from Aqua Chill Inc, made payable to Green Lighting Wholesale, 950 Taylor Station Road, Suite I, Gahanna, Ohio 43230, in the amount of \$1,503.96; and
 - c. check number 4259, from SMC Electrical Products Ins, made payable to Green Lighting Wholesale, 950 Taylor Station Road, Suite I, Gahanna, Ohio 43230, in the amount of \$1,702.00.
9. Heartland Bank Corporate Security provided video surveillance of GRIFFIN opening the Green Lighting Wholesale Station Inc account at Heartland Bank November 29, 2022. Below are two (2) photos from Heartland Bank surveillance cameras of GRIFFIN at the bank branch opening the Green Lighting Wholesale Station Inc account. Video surveillance reflects GRIFFIN providing Heartland Bank representatives with her Ohio Driver's license as identification.





10. Heartland Bank advised that the legitimate victim business, Green Lighting Wholesale, was contacted regarding the above checks that were deposited on November 29, 2022, into GRIFFIN's account. A representative of Green Lighting Wholesale stated that the checks are legitimate but were not authorized for deposit into GRIFFIN's account. Heartland Bank did not sustain a loss on GRIFFIN's account due to the fraudulent deposits. The only funds deposited into this account were the unauthorized checks referenced in this affidavit.
11. At all times relevant, Heartland Bank was an insured depository institution (as defined in Section 3(c)(2) of the Federal Insurance Deposit Act).

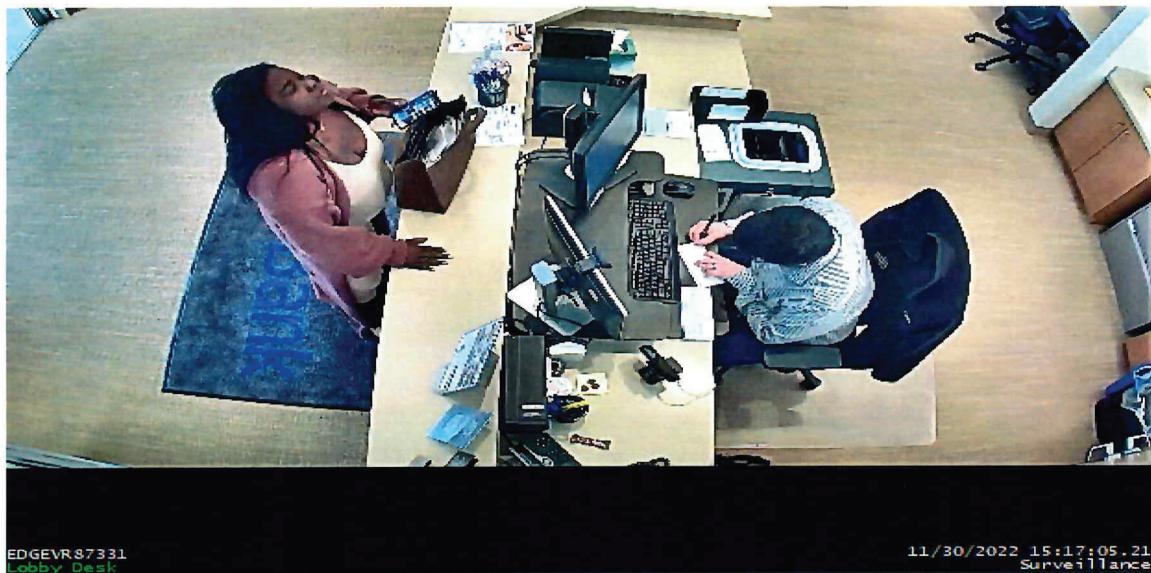
b. Green Lighting Wholesale – S&T Bank

12. On or about November 18, 2022, an account under the name Charquatter Griffin was opened at S&T Bank, 430 N Hamilton Road, Whitehall, Ohio. Charquatter L. GRIFFIN is the name listed on the account opening application. GRIFFIN listed Green Lighting Wholesale Station Inc as her employer on the application. GRIFFIN's Ohio Driver's license was provided as identification by the person opening the account.
13. On or about November 30, 2022, two (2) checks were deposited into GRIFFIN's account at S&T Bank:
 - a. check number 20234802, from Franklin County Auditor, made payable to Green Lighting Wholesale Inc, 950 Taylor Station Road, Suite I, Gahanna, Ohio 43230, in the amount of \$336.48 was deposited into GRIFFIN's account at S&T Bank branch located at 4599 Cemetery Road, Hilliard, Ohio; and
 - b. check number 4058, from A.M.P. Electric of Dixon Inc, made payable to Green Lighting Wholesale, 950 Taylor Station Road, Gahanna, Ohio 43230, in the amount of \$2,600.75

was deposited into GRIFFIN's account at S&T Bank, 4599 Cemetery Road, Hilliard, Ohio.

14. On or about December 1, 2022, a withdrawal in the amount of \$2,900.00 was made from GRIFFIN's account at S&T Bank, 4599 Cemetery Road, Hilliard, Ohio.

15. S&T Fraud Department provided video surveillance of GRIFFIN depositing the above checks into her account at S&T Bank on November 30, 2022. In addition, S&T Fraud Department provided video surveillance of GRIFFIN withdrawing \$2,900.00 from her account at S&T Bank on December 1, 2022. Below are two (2) photos from S&T Bank surveillance cameras of GRIFFIN at the bank branch conducting the above transactions.



16. The only funds deposited into this account were the unauthorized checks referenced in this affidavit. A representative of Green Lighting Wholesale stated that the checks are legitimate but were not authorized for deposit into GRIFFIN's account.

17. At all times relevant, S&T Bank was an insured depository institution (as defined in Section 3(c)(2) of the Federal Insurance Deposit Act).

c. Kronos Mechanical LLC – Park National Bank

18. On or about November 28, 2022, the business name Kronos Mechanical Plumber LLC was filed electronically with the Ohio Secretary of State under the name Charquatter L. GRIFFIN. Notably, one of the victim businesses is Kronos Mechanical LLC, 800 Cross Pointe Road, Unit L, Columbus, Ohio 43230.

19. On or about November 29, 2022, an account under the name Krono Mechanical Plumber LLC was opened at Park National Bank, 1988 Baltimore-Reynoldsburg Road, Reynoldsburg, Ohio. Charquatter L. GRIFFIN is the name listed on the account opening application for Kronos Mechanical Plumber LLC.

20. On or about November 30, 2022, check number 114534, from J&F Construction & Development Inc, made payable to Kronos Mechanical, 800 Cross Pointe Road, Unit L, Columbus, Ohio 43230, in the amount of \$32,380.00 was deposited into GRIFFIN's account at Park National Bank, 200 S Civic Center Drive, Columbus, Ohio 43215.

21. On or about December 1, 2022, an attempt to withdraw funds from GRIFFIN's Kronos Mechanical Plumber LLC account, at the Park National Bank branch located at 1988 Baltimore-Reynoldsburg Road, Reynoldsburg, Ohio, was denied. During the attempted transaction, Park National Bank contacted a representative of the victim business Kronos Mechanical who advised that the above check was not authorized by Kronos Mechanical to be deposited into GRIFFIN's account.

22. Park National Bank Fraud and Security Department provided video surveillance of GRIFFIN depositing the above check on November 30, 2022. Below is a still photo from Park National Bank surveillance cameras of GRIFFIN at the bank branch depositing the above check from J&F Construction & Development Inc, into her Kronos Mechanical Plumber LLC account.



23. Representatives from the legitimate victim business, Kronos Mechanical, where the checks referenced above were intended to be made payable to, reported to law enforcement or their respective bank, that they never received the checks that were deposited into GRIFFIN's account.
24. The only funds deposited into this account was the unauthorized check referenced in this affidavit.
25. At all times relevant, Park National Bank was an insured depository institution (as defined in Section 3(c)(2) of the Federal Insurance Deposit Act).
26. In reviewing the video footage from both bank branches and comparing the images to the BMV photo of GRIFFIN, your Affiant confirmed that the images matched.

CONCLUSION

27. Based on the facts set forth in this Affidavit, I maintain there is probably cause to believe that:
 - a. Beginning on or about November 14, 2022 and continuing through November 29, 2022, in the Southern District of Ohio, GRIFFIN, did knowingly execute, and attempt to execute, a scheme to defraud a financial institution, and to obtain money, funds, credits, assets, securities, and other property owned by, and under the custody and control of a financial institution, namely, Heartland Bank, by means of false and fraudulent pretenses, representations, and promises, in violation of 18 U.S.C. 1344;
 - b. Beginning on or about November 18, 2022 and continuing through December 1, 2022, in the Southern District of Ohio, GRIFFIN, did knowingly execute, and attempt to execute, a scheme to defraud a financial institution, and to obtain money, funds, credits, assets, securities, and other property owned by, and under the custody and control of a financial institution, namely, S&T Bank, by means of false and fraudulent pretenses, representations, and promises, in violation of 18 U.S.C. 1344; and

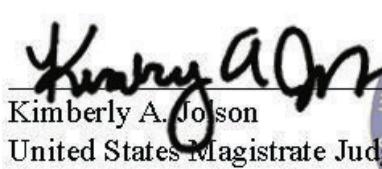
c. Beginning on or about November 28, 2022 and continuing through December 1, 2022, in the Southern District of Ohio, GRIFFIN, did knowingly execute, and attempt to execute, a scheme to defraud a financial institution, and to obtain money, funds, credits, assets, securities, and other property owned by, and under the custody and control of a financial institution, namely, Park National Bank, by means of false and fraudulent pretenses, representations, and promises, in violation of 18 U.S.C. 1344.

Therefore, your Affiant respectfully requests this court issue an arrest warrant for the above individual.



J. Michael McClelland
United States Postal Inspector

Sworn to before me, and subscribed in my presence, this 25th day of February 2025, in Columbus, Ohio.



Kimberly A. Jolson
United States Magistrate Judge

